

<b>Fill in this information to identify the case:</b>			
Debtor 1	<u>Alan T Lewis</u>		
Debtor 2 (Spouse, if filing)			
United States Bankruptcy Court for the:	<u>Northern</u>	District of	<u>Illinois</u> (State)
Case number	<u>20-07768</u>		

Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Pingora Loan Servicing, LLC

Court claim no. (if known): 3

Last 4 digits of any number you use to  
Identify the debtor's account: 7769

Date of payment change:  
Must be at least 21 days after  
date of this notice 11/01/2020

New total payment \$1,530.28  
Principal, interest, and escrow, if  
any

### Part 1: Escrow Account Payment Adjustment

**1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$620.25 New escrow payment: \$596.62

### Part 2: Mortgage Payment Adjustment

**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate \_\_\_\_\_ % New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Alan T Lewis  
First Name Middle Name Last Name

Case number (if known) 20-07768

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

✕ /s/ Brenda Likavec  
Signature

Date 9/15/2020

Print Brenda Likavec  
First Name Middle Name Last Name

Title Attorney for Creditor

Company Codilis & Associates, P.C.

Address 15W030 North Frontage Road, Suite 100  
Number Street

Burr Ridge IL 60527  
City State ZIP Code

Contact phone (630) 794-5300

Email ND-One@il.cslegal.com

File #14-20-03117

CERTIFICATE OF SERVICE

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice upon the parties listed below, as to the Trustee and Debtor's attorney via electronic notice on September 15, 2020 and as to the debtor by causing same to be mailed in a properly addressed envelope, postage prepaid, from 7140 Monroe Street, Willowbrook, IL 60527 before the hour of 5:00 PM on September 15, 2020.

Tom Vaughn, Chapter 13 Trustee, 55 E. Monroe Street, Suite 3850, Chicago, IL 60603 by electronic notice through ECF  
Alan T Lewis , Debtor(s), 112 Long Ave, Schaumburg, IL 60193  
David H Cutler, Attorney for Debtor(s), 4131 Main St., Skokie, IL 60076 by electronic notice through ECF  
Office of U.S. Trustee, 219 S. Dearborn St., Room 873, Chicago, IL 60604 by electronic notice through ECF

/s/ Brenda Likavec

Berton J. Maley ARDC#6209399  
Rachael A. Stokas ARDC#6276349  
Peter C. Bastianen ARDC#6244346  
Joel P. Fonferko ARDC#6276490  
Brenda Ann Likavec ARDC#6330036  
Terri M. Long ARDC#6196966  
Codilis & Associates, P.C.  
15W030 North Frontage Road, Suite 100  
Burr Ridge, IL 60527  
(630) 794-5300  
File #14-20-03117

NOTE: This law firm is a debt collector.

**PERSONAL INFORMATION REDACTED**

ALAN T LEWIS  
112 LONG AVE  
SCHAUMBURG IL 60193-9714

08/26/20  
LOAN NO: [REDACTED]  
www.loanadministration.com  
Customer Service 877-356-0974

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Please see the enclosed insert "Understanding Your Escrow Account Disclosure Statement". This handy guide is intended to help you understand your statement and answer some commonly asked questions about your escrow analysis.

## ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

As you know, we are required to maintain an escrow account which is used to pay your real estate taxes and/or insurance premiums. This account must be analyzed annually to determine whether enough funds are being collected monthly, and whether the account has a shortage or surplus based on the anticipated activity.

### PRESENT LOAN PAYMENT

Your present payment, 08/01/20 consists of: Principal & Interest (P & I)	\$933.66
Escrow Deposit	\$620.25
<b>Total Loan Payment</b>	<b>\$1,553.91</b>

### ANTICIPATED ANNUAL DISBURSEMENTS

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due as defined by Federal law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

Bills due in the upcoming year:	County Tax	\$5,979.47
	Hazard Ins	\$1,180.00

**Annual Disbursements:** **\$7,159.47**      **One-Twelfth/Monthly Amount: \$596.62**

### ACCOUNT HISTORY

The following statement of activity in your escrow account from 04/20 through 10/20 displays actual activity as it occurred in your escrow account during that period. Your monthly mortgage payment was \$1,553.91 and \$620.25 went into your escrow account. If you received Account Projections with a prior analysis, they are included again here for comparison.

Month	Payments		Disbursements		Description	Projected Escrow Account Balance	Actual Escrow Account Balance
	Projected	Actual	Projected	Actual			
					<b>Beginning Balance</b>	<b>\$1,860.73</b>	<b>\$1,080.72</b>
APR 2020	620.25	*				2,480.98	1,080.72
MAY 2020	620.25	1,262.80 *				3,101.23	2,343.52
JUN 2020	620.25	620.25				3,721.48	2,963.77
JUL 2020	620.25	620.25	2,852.78	2,569.27 *	R.E. TAX	1,488.95	1,014.75
AUG 2020	620.25	1,240.50 E*			E	2,109.20	2,255.25
SEP 2020	620.25	620.25 E			E	2,729.45	2,875.50
OCT 2020	620.25	620.25 E			E	3,349.70	3,495.75
NOV 2020	620.25	*				3,969.95	
DEC 2020	620.25	*				4,590.20	
JAN 2021	620.25	*				5,210.45	
FEB 2021	620.25	*	3,410.20		* R.E. TAX	2,420.50	
FEB 2021			1,180.00		* HAZARD INS	1,240.50	
MAR 2021	620.25	*				1,860.75	

\*\*\* CONTINUED ON REVERSE SIDE \*\*\*

An asterisk (\*) beside an amount indicates a difference from projected activity either in the amount or the date. Please note since mortgage insurance is paid monthly on the annual renewal date of the premium and PMI is paid monthly for the prior month's premium, additional asterisks report in the Account History for these items, if applicable. The letter "E" beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling \$7,442.98. Under Federal Law, your lowest monthly balance should not have exceeded \$1,240.50, or 1/6th of total anticipated payments from the account, unless your loan contract or State law specifies a lower amount.

Under your loan contract and State law your lowest monthly balance should not have exceeded \$1,240.50.

### ACCOUNT PROJECTIONS

The following estimate of activity in your escrow account from 11/20 through 10/21 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account Balance displays the amount actually required to be on hand as specified by Federal law, State law and your loan documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

Month	Anticipated Amount		Description	Projected Escrow	Required Escrow
	To Escrow	From Escrow		Account Balance	Account Balance
			<b>Beginning Balance</b>	<b>\$3,495.75</b>	<b>\$3,396.96</b>
NOV 2020	596.62			4,092.37	3,993.58
DEC 2020	596.62			4,688.99	4,590.20
JAN 2021	596.62			5,285.61	5,186.82
FEB 2021	596.62	3,410.20	R.E. TAX	2,472.03	2,373.24
FEB 2021		1,180.00	HAZARD INS	1,292.03	1,193.24
MAR 2021	596.62			1,888.65	1,789.86
APR 2021	596.62			2,485.27	2,386.48
MAY 2021	596.62			3,081.89	2,983.10
JUN 2021	596.62			3,678.51	3,579.72
JUL 2021	596.62	2,569.27	R.E. TAX	1,705.86	1,607.07
AUG 2021	596.62			2,302.48	2,203.69
SEP 2021	596.62			2,899.10	2,800.31
OCT 2021	596.62			3,495.72	3,396.93

**Your Projected Escrow Account Balance as of 08/27/20 is \$3,495.75. Your Required Beginning Escrow Balance according to this analysis should be \$3,396.96.**

This means you have a Surplus of 236.25. This surplus must be returned to you unless it is less than \$15.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. The attached check represents payment in full of your surplus.

Once during this period, your Required Escrow Account Balance should be reduced to \$1,193.24 as shown in February. This amount represents the cushion selected by us as allowed by your loan contract, Federal and State law.

### NEW LOAN PAYMENT

Your new payment consists of:	Principal & Interest (P & I)	\$933.66
	Escrow Deposit	\$596.62
<b>New Loan Payment</b>	<b>Beginning on November 1, 2020</b>	<b>\$1,530.28</b>

#### Important Notes:

**Automatic Draft Customers:** If you're enrolled in Automatic Drafting, any additional principal deductions you have previously authorized are not included in the above listed new payment amount. However, until we are otherwise advised, the authorized additional principal amount will continue to be withdrawn from your account.

**Adjustable Rate Mortgage Customers:** If your loan has an adjustable interest rate your monthly principal and interest payment may change prior to your next Escrow Analysis.

**Insurance Renewal/Changing Insurance Companies:** Upload proof of insurance coverage at [www.MyCoverageInfo.com](http://www.MyCoverageInfo.com) using PIN: CEN300.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO THE AUTOMATIC STAY IN A BANKRUPTCY PROCEEDING, THIS LOAN STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT INDEBTEDNESS AS YOUR PERSONAL OBLIGATION.

Should you have any questions about this Escrow Analysis, please call our Customer Service Department at 877-356-0974.